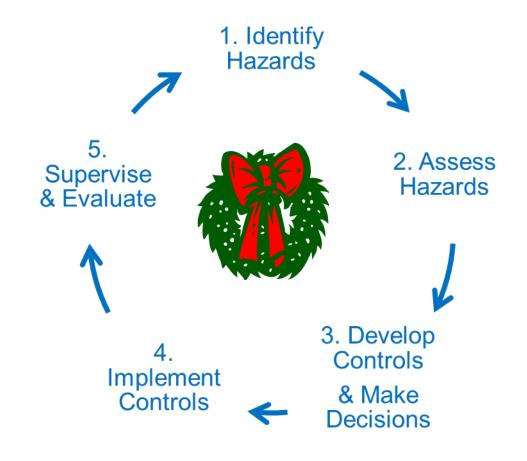


Holiday Risk Management



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Holiday Traveling

- If traveling, be sure to check the CDC Covid guidelines for your destination
- If Driving:
 - Make sure your vehicle is in good repair
 - Keep an emergency/first aid kit handy
 - Always use safety belts and child safety seats
 - If you drink... don't drive





Around the House...

- Smoke & Carbon Monoxide detectors should be installed on each floor and outside each bedroom
- Test detectors at least once a month and replace batteries annually
- Buy a fire extinguisher and inspect it monthly





Decorative Lighting

- Inspect each string of light for any damage
- Don't overload electrical circuits
- Use the proper size and type light bulbs in decorative lighting
- Turn off electrical candles and decorative lighting before going to sleep





Christmas Trees

- Make sure your live tree is fresh no falling needles
- Keeping it watered will help prevent drying out
- Use a sturdy stand with wide-spread legs to reduce the chance of toppling
- Keep trees away from heat sources
- If considering an artificial tree, make sure it is flame retardant



Holidays and Alcohol

- If you choose to drink, drink in moderation
- Don't drink alcohol on an empty stomach
- Don't drink alcohol if pregnant or using medication
- Remember, non-alcoholic beverages are an option
- Don't drink and drive





Safer Shopping

- Know your merchant
- Be wary of unsolicited email and embedded links
- Be sure merchants have a secure website
- Check your bank and credit statements for unknown charges
- Federal Trade Commission: www.comsumer.gov
- Identity Theft Resource Center: www.idtheftcenter.org





Summary Holiday Risk Management

- Travel
- Around the house
- Decorative lighting
- Christmas Trees
- Holidays and alcohol
- Safer Shopping





Have a happy and safe holiday season!